

Information to identify the case:

Debtor 1	Charles M. Harris Jr.	Social Security number or ITIN	xxx-xx-2114
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-11837-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles M. Harris Jr.

7/7/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charles M. Harris, Jr.
 Debtor

Case No. 15-11837-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db	+Charles M. Harris, Jr., 16 Tendring Road, Cherry Hill, NJ 08003-2122
aty	+Allen B. Dubroff, Allen B. Dubroff, Esq. and Associates, 322 Saint Clair Drive, Mount Laurel, NJ 08054-2904
aty	+William G Wright, Capehart & Scatchard PA, 8000 Midlantic Dr., Suite 300S, Mt. Laurel, NJ 08054-1543
cr	+Cornerstone Bank, 6000 Midlantic Drive, Suite 12S, Mt. Laurel, NJ 08054-1516
cr	+SUNTRUST MORTGAGE, INC. Attorney in Fact for SUNTR, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515366203	+ADT Security, c/o Virtuoso Sourcing Group, 4500 Cherry Creek South Drive, No. 300, Denver, CO 80246-1531
515308127	Bally's Atlantic City, 1900 Boardwalk, Atlantic City, NJ 08401
515308128	+Borgata Atlantic City, 1 Borgata Way, Atlantic City, NJ 08401-1946
515308129	+Chase Bank, c/o MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
515366206	+Citibank Home Depot, c/o Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210
515308130	+Clark County NV Prosecutor, Bad Check Unit, 200 Lewis Ave, Lowe Level #00246, Las Vegas, NV 89101-6300
515308133	+Cornerstone Bank, c/o Capehart Scatchard, 8000 Midlantic Drive, Suite 300S, Mount Laurel, NJ 08054-1526
515308134	+Discover, c/o Craig Goodman Law Offices, PO Box 450809, Atlanta, GA 31145-0809
515308135	+Golden Nugget Las Vegas, 129 E Freemont Street, Las Vegas, NV 89101-5677
515366207	+Harrah's Philadelphia, 777 Harrah's Blvd., Chester, PA 19013-4505
515308136	+Josiah Knapp, Esq., Ryan, Brown, Berger & Gibbons, PC, 1600 Market St, Suite 1416, Philadelphia, PA 19103-7201
515366208	+Progressive, PO Box 105428, Atlanta, GA 30348-5428
515308137	+Resorts Atlantic City, 1133 Boardwalk, Atlantic City, NJ 08401-7395
515308139	Sun Trust, po Box 27767, Richmond, VA 23261-7767
515308140	+The Cosmopolitan of Las Vegas, 3708 S. Las Vegas Blvd., Las Vegas, NV 89109-4309
515308141	+Treasure Island Las Vegas, 3300 South Las Vegas Blvd., Las Vegas, NV 89109-8914
515366209	+Tru Green, PO Box 9001128, Louisville, KY 40290-1128
515308143	+Virtuoso Sourcing Group, 4500 Cherry Creek South Drive, Suite 300, Denver, CO 80246-1531
515308144	+Wells Fargo, c/o Powers Kim, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
515308145	+Zwicker & Associates, 2470 Satellite Boulevard, Suite 120, Duluth, GA 30096-1256

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2017 23:30:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2017 23:30:18 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM Jul 07 2017 23:18:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515308124	+E-mail/Text: amscbankruptcy@adt.com Jul 07 2017 23:32:19 ADT Security, P O Bax 371878, Pittsburgh, PA 15250-7878
515308125	+E-mail/Text: GPSAK@PSAKLAW.COM Jul 07 2017 23:32:21 Ally Financial, c/o PSAK Associates, 127 Union Ave, Middlesex, NJ 08846-1039
515308126	+EDI: AMEREXPR.COM Jul 07 2017 23:18:00 American Express, PO Box 981537, El Paso, TX 79998-1537
515366204	+EDI: AMEREXPR.COM Jul 07 2017 23:18:00 American Express Centurian Bank, 4315 2700 West, Salt Lake City, UT 84184-0001
515366205	+EDI: BANKAMER.COM Jul 07 2017 23:18:00 Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
515330043	EDI: RMSC.COM Jul 07 2017 23:18:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515366202	+EDI: WFFC.COM Jul 07 2017 23:18:00 Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515308131*	+Clark County NV Prosecutor, Bad Check Unit, 200 Lewis Ave, Lowe Level #00246, Las Vegas, NV 89101-6300
515308132*	+Clark County NV Prosecutor, Bad Check Unit, 200 Lewis Ave, Lowe Level #00246, Las Vegas, NV 89101-6300
515308138	##+Revel Hotel & Casino, c/o Marie Fritz Tenaglia, Esq., Slater, Tenaglia, Fritz & Hunt, 301 3rd St, Ocean City, NJ 08226-4007
515308142	##+Trump Taj Mahal, c/o Marie Fritz Tenaglia, Esq., Slater, Tenaglia, Fritz & Hunt, 301 3rd St, Ocean City, NJ 08226-4007

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 07, 2017

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SUNTRUST MORTGAGE, INC. Attorney in Fact for SUNTRUST BANK nj.bkecf@fedphe.com
Ashley L. Baelz on behalf of Creditor Wells Fargo Bank, N.A. cmecf@sternlav.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John F. Thomas, Jr. on behalf of Debtor Charles M. Harris, Jr. jftjr@mac.com,
allen@dubrofflawllc.com, sherri@dubrofflawllc.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecef@gmail.com; mhazlett@mortoncraig.com
Robert J. Schneider on behalf of U.S. Trustee United States Trustee
robert.j.schneider@usdoj.gov
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu
tions.com; hinnaurato@subranni.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
William G. Wright on behalf of Creditor Cornerstone Bank wwright@capehart.com,
jlafferty@capehart.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 11